

Information to identify the case:		
Debtor 1	Romulo A. Balauag	Social Security number or ITIN xxx-xx-3039
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Jennifer C. Balauag	Social Security number or ITIN xxx-xx-7757
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter 13 8/30/19
Case number:	19-24736	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Romulo A. Balauag	Jennifer C. Balauag
2. All other names used in the last 8 years		
3. Address	1456 President St Glendale Heights, IL 60139	1456 President St Glendale Heights, IL 60139
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 9/3/19

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

September 25, 2019 at 09:00 AM

Location:
801 Warrenville Rd, Ste 655, Lisle, IL
60532-3614

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Debtors must bring a picture ID and proof of their Social Security Number.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 11/25/19

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 11/8/19

Deadline for governmental units to file a proof of claim:

Filing deadline: 2/26/20

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **10/25/19 at 10:30 AM**, Location: **100 S 3rd Street, Courtroom 240, Geneva, IL 60134**

The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Romulo A. Balauag
 Jennifer C. Balauag
 Debtors

Case No. 19-24736-JSB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: froman
 Form ID: 309I

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Sep 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2019.
 db/jdb

	+Romulo A. Balauag, Jennifer C. Balauag, 1456 President St, Glendale Heights, IL 60139-3601
tr	+Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
28161028	+Cbn, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
28161037	+Manley Dees, 1 East Wacker Drive Suite 1250, Chicago, IL 60601-1980
28161038	+Merchants Credit Guide Co., 223 West Jackson Boulevard, Suite 700, Chicago, IL 60606-6914
28161040	+Mr. Cooper, 8950 Cypress Water Blvd, Dallas, TX 75019-4620
28161044	+SLS, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386
28161043	+Salute Cards, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty

	E-mail/Text: cutlerfilings@gmail.com Sep 04 2019 03:12:19 David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
ust	+E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Sep 04 2019 03:17:30 Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
28161027	EDI: HNDA.COM Sep 04 2019 06:33:00 American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
28161029	+EDI: WFNNB.COM Sep 04 2019 06:33:00 Comenity Bank/Carsons, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
28161030	+EDI: WFNNB.COM Sep 04 2019 06:33:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
28161031	EDI: WFNNB.COM Sep 04 2019 06:33:00 Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
28161032	+E-mail/Text: bankruptcy@credencerm.com Sep 04 2019 03:19:21 Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
28161033	+EDI: RCSFNBMARIN.COM Sep 04 2019 06:33:00 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
28161034	+E-mail/Text: bknotice@ercbpo.com Sep 04 2019 03:18:07 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
28161035	EDI: IRS.COM Sep 04 2019 06:33:00 Internal Revenue Service - 1/11, PO Box 7346, Philadelphia, PA 19101-7346
28161036	+E-mail/Text: bncnotices@becket-lee.com Sep 04 2019 03:16:22 Kohls/Capital One, Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120
28161039	+EDI: MID8.COM Sep 04 2019 06:33:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
28161041	+EDI: AGFINANCE.COM Sep 04 2019 06:33:00 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
28161042	EDI: PRA.COM Sep 04 2019 06:33:00 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
28161045	+EDI: RMSC.COM Sep 04 2019 06:33:00 Sony Financial, PO Box 960061, Orlando, FL 32896-0061
28161047	+EDI: RMSC.COM Sep 04 2019 06:33:00 Synchb/Sony Financial, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
28161046	+EDI: RMSC.COM Sep 04 2019 06:33:00 Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
28164202	+EDI: RMSC.COM Sep 04 2019 06:33:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
28161048	+EDI: RMSC.COM Sep 04 2019 06:33:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
28161049	+EDI: RMSC.COM Sep 04 2019 06:33:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
28161050	+EDI: WTRNBANK.COM Sep 04 2019 06:33:00 Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
28161051	EDI: USBANKARS.COM Sep 04 2019 06:33:00 US Bank/RMS CC, 4325 17th Ave S, Fargo, ND 58125

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0752-1

User: froman
Form ID: 309I

Page 2 of 2
Total Noticed: 30

Date Rcvd: Sep 03, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 2 Jennifer C. Balauag cutlerfilings@gmail.com,
r48280@notify.bestcase.com
David H Cutler on behalf of Debtor 1 Romulo A. Balauag cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Glenn B Stearns stearns_g@lisle13.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4